

# Exhibit 21

## Global Financial Development Report

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## Data

### Bank Regulation and Supervision Survey

The Bank Regulation and Supervision Survey, carried out by the World Bank, is a unique source of comparable world-wide data on how banks are regulated and supervised around the world. The current survey provides information on bank regulation and supervision for 143 jurisdictions.<sup>1</sup> It covers data since 2008, and therefore allows to examine the recent state of bank regulation and supervision in a wide range of countries and compare it to the pre-crisis situation.

The current version of the survey is an updated and substantially expanded version of earlier surveys, released by the in 2001, 2003, and 2007 (see <http://go.worldbank.org/SNUSW978P0> for results from the earlier surveys). The current fourth round of the survey started in 2011 and was completed in 2012.

The survey contains some 270 questions (see the full list here). Given that many questions have multiple parts, this survey covers about 630 banking regulatory and supervision items, providing a unique and valuable set of information on a wide range of issues related to banking regulation and supervision such as: (1) entry into banking, (2) ownership, (3) capital, (4) activities, (5) external auditing requirements, (6) bank governance, (7) liquidity and diversification requirements, (8) depositor (savings) protection schemes, (9) asset classification, provisioning and write-offs, (10) accounting and information disclosure, (11) discipline/problem institutions/exit, (12) supervision, (13) banking sector characteristics, and (14) consumer protection.

For reasons of comparability with the previous three rounds of the survey, about a half of the questions in the 2011 survey are similar to the ones found in previous rounds. To result in more precise answers, a few questions have been reformulated. Almost a half of the questions were added, in particular regarding issues that were highlighted by the crisis (e.g., macro-prudential regulation and consumer protection) and also on matters related to the implementation of the new Basel rules. Some 58 percent of the survey consists of binary questions that could be answered "Yes" or "No". About five percent are categorical questions, wherein respondents are required to choose one or more options from a set of alternatives. The remaining 37 percent are quantitative questions, which include various questions about ratios, currency amounts, and other numerical indicators about the jurisdictions.

The respondents were senior banking supervisors. The survey was generally addressed to the head of banking supervision in the central bank or head of a separate banking supervision agency. In some countries, the responses were provided directly by the agency head. In some countries, the agency head delegated the completion of the questionnaire to the relevant senior-level staff.

For more on the 2011 survey, see Cihák, Martin, Asli Demirgüç-Kunt, Maria Soledad Martínez Pería, and Amin Mohseni. 2012. "Banking Regulation and Supervision around the World: Crisis Update." Policy Research Working Paper, World Bank, Washington, DC. For the earlier rounds of the survey, see this link and for example Barth, James R., Gerard Caprio Jr., and Ross Levine. 2008. "Bank Regulations Are Changing: For Better or Worse?" Comparative Economic Studies 50: 537–63.

<sup>1</sup> A response was provided by Singapore but only on a confidential basis. Therefore Singapore's response is not part of the published dataset.

PALESTINIAN TERRITORY	
PART 7: LIQUIDITY & DIVERSIFICATION REQUIREMENTS	
This information is based on Your answer to Bank Regulation and Supervision Survey Pilot from 2010. Please review this information and apply changes where necessary.	
q07_00_00_notes	Notes (P7) Use text field below for additional notes if questions in this section are not specific enough. Please remember to include number of questions to which You refer in Your notes.
Risk concentrations	
q07_01_00	7.1 Are banks limited in their lending to a single borrower or a group of inter-related borrowers?  Yes
q07_01_01	7.1.1 If yes, what is the limit as a percentage of a bank's regulatory capital?  25.00%
q07_01_02	7.1.2 Are there any exempted items (e.g. cash secured lending, government or government guaranteed lending etc.) in applying the limits?  Yes
q07_02_00	7.2 Are there any regulatory rules or supervisory guidelines regarding asset diversification?  Yes